CHAPTER 5

Globalization and the Logics of Capitalism

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This chapter focuses on the development of crowdfunding platforms in sub-Saharan Africa and Latin America, considering this phenomenon from the point of view of a twofold hypothesis: that it participates in the extension towards the South of the market logics that have driven the emergence of digital intermediation platforms in the West, and that it may be an opportunity for hybridisation and fruitful social and cultural alternatives. Indeed, the fundamental question which initially guided our investigations was as follows, two-fold: To what extent is the emergence of crowdfunding in these countries characterized by the replication of the dominant logics which we have analysed in the previous three chapters, and which are characterized as we have seen, on the one hand, by the remanence (and in many respects) an intensification of the capitalist logics at play in the field of communication and culture industries, and on the other hand, by the development of an ideology of collaboration and participation that appears to be particularly effective with regard to relations of production and labour conditions? Or, can we observe specific trends and phenomena pertaining specifically to the local/regional or endogenous economic, social and cultural configurations, which might in turn support the emergence and development of hitherto unseen tools for social development

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and the authentic diversification of cultural exchanges and flows – in particular platforms inspired either by emancipatory and post-colonial political movements or by vernacular structures of mutual assistance?

Introductory Remarks

This chapter contains four sections. The first one develops several introductory remarks, taking into account the specificities of the research contexts in comparison with those covered in the previous chapters. The second gives a brief survey of the different categories of players present in the field of crowdfunding (and particularly crowdfunding for cultural production), and their distinctive strategies and logics. The third provides a clearer understanding of the discourses produced and/or propagated by the players involved in crowdfunding and its potential development. The last section addresses a specific aspect of the discourse and practice of the players in crowdfunding: efforts at 'pedagogy' and 'education' aimed at local populations.

As a first introductory remark, let us state that, in line with Christiaan de Beukelaer (2015), we have not limited our analysis to cultural productions (contents or services) resulting from the productive activity of the cultural and communications industries. Like de Beukelaer, we have broadened our focus to include cultural expressions that are the product of activities that may not necessarily be understood as a part of the sectors or production cycles associated with these industries. We have also taken into consideration the question of the informal economy: given its importance in sub-Saharan Africa, and in certain Latin American countries, we must understand it not as a problem but as a component of cultural industries as they emerge and develop in the South. A question then arises: does the development of platforms for collaborative production and financing contribute to the formalization of this economy? Or are informal modes of production and value creation instead perpetuated on such platforms, presenting hybrid or even alternative models to Western norms?

A second introductory clarification bears upon the problematic of the flows of culture and ideology between North and South. De Beukelaer emphasizes that, when the development of so-called 'creative' industries is presented as a vector for the realization of 'cultural potential' in the countries of the South, a subliminal neoliberal discourse becomes overt (De Beukelaer 2015: 79). He continues:

> The discourse of the creative economy is contrarily colonizing the cultural imagery, primarily through the perceived orthodoxy of the conditions for creation and circulation, rather than through the influx of cultural expressions, which is crucial in the cultural imperialism thesis. (De Beukelaer 2015: 129)

It seemed important to us to assess this argument. We might ask whether the cultural imperialism of our times resides less in the superficial messages of 'content' than in those vaster and simultaneously more effective cultural forms that are the ideological 'grand discourses' of collaboration, creativity, sustainable development, diversity, empowerment, and so on. We have therefore tried to verify how far the development of these apparatuses is accompanied by the production or dissemination of 'grand discourses'.

Nevertheless—this is our third point—we set out from the principle that social financing (like other uses of digital intermediation platforms) can also be used within the framework of vernacular or autonomous cultural expressions that self-identify as resistant or alternative—in relation to either authoritarian or semi-authoritarian political regimes, or ideological and socioeconomic logics imported from the Western North, including the discourses and practices of the 'creative' economy. In parallel, we should recall that, contrary to the Western configuration, much cultural production in Africa (and in the Andean countries) falls outside of any appropriation through intellectual property rights, which are the cornerstone of the 'creative' industries. This historical process of the 'enclosure' of culture by intellectual property (Nixon 2014) remains incomplete in the countries of the South, and has met with tenacious resistance movements, which make for interesting cases of the incarnation of the commons within the cultural field (Lobato 2010). These regions may potentially offer prefigurations of postcapitalist forms of organization, free of the asymmetrical power relations characteristic of Western 'collaborative' apparatuses. We have kept this hypothesis in mind in our empirical research. But we have also been attentive to evidence which confirms the inverse hypothesis: that the Global South is ahead of the old Western societies, but this time as the 'avant-garde of the market epoch' (Comaroff and Comaroff 2012)—a distinction due especially to the absence of labour regulations, permitting a wholesale 'uberization' of the relations of production.

A final introductory observation involves vernacular crowdfunding systems in these regions (including *tontine*, *iquib*, *pasanku*, and *susu*) and their distant cousin, the international monetary and financial system. In the interview extract below, the co-founder of the South African platform Backabuddy mentions traditional devices of community solidarity and mutual aid, while emphasizing the platform's dependency on financial flows from the North:

> In African culture, there has always been a spirit of *ubuntu* which, while based on mutual aid within the community, has never yet been translated into the form of charitable giving—which leaves us still largely dependent on external sources for fundraising.

These statements raise wider issues than that of cultural production in itself. Using cultural crowdfunding as one of his examples, de Beukelaer emphasizes that the expansion of digital technology incontestably brings about possibilities that were previously unimaginable. As he remarks, though, the emergence of intermediation platforms in this domain has taken place mostly within the framework of partnerships with Western economic players (as well as foreign governmental agencies and international organizations), and has generally profited international markets (De Beukelaer 2015: 89). Studying cultural crowdfunding leads us to the question of the presence of Western economic (and political) players in sub-Saharan Africa, in particular, and their control or influence over financial flows, policies (social, cultural and land use planning), and modes of labour organization (cultural or otherwise). On a macroeconomic level, the economist Costas Lapavitsas notes that, 'during the 2000s, capital has flowed from poor to rich countries on a large scale … Even impoverished Africa contributed to the net flow of capital from poor to rich countries' (Lapavitsas 2009: 118). Lapavitsas shows how this process was largely driven by the expansion of Western banks into developing countries over the course of the same period: 'Significant proportions of total banking assets are now foreign-owned even in low income countries, most notably in Africa where foreign ownership constitutes more than two thirds of banking assets in ten countries' (Lapavitsas 2009: 122). In the context of our research this question became unavoidable, insofar as cultural crowdfunding (and, by extension, the crowdfunding of 'technological' and 'entrepreneurial' projects) seems in many regards like a Trojan horse for significant developments in fintech.

In summary, our fundamental question is as follows: to what extent is the emergence of crowdfunding in these countries characterized by the replication of dominant Western logics or, on the contrary, by hybridizations and unforeseen alternatives? This chapter contains three sections which offer some responses to this question. The first gives a brief survey of the different categories of players present in the field of crowdfunding (and particularly crowdfunding for cultural production), and their distinctive strategies and logics. The second provides a clearer understanding of the discourses produced and/or propagated by the players involved in crowdfunding and its potential development. The third section addresses a specific aspect of the discourse and practice of the players in crowdfunding: efforts at 'pedagogy' and 'education' aimed at local populations.

The Different Categories of Players Present in the Regions

A survey of cultural crowdfunding in Latin America and sub-Saharan Africa allows us, firstly, to identify a category of endogenous actors. The most emblematic representatives of these are the South Africa-based Thundafund, which remains financially independent, and Ideame, the principal Latin American actor, which is now established in seven countries, including the US. This platform claims to be a regional replica of the American model, while affirming its specificity by espousing a form of local legitimacy: it presents itself as a

Latin American platform for Latin Americans, including those living in the US (demonstrated especially by the ‘Create Miami’ campaign). There are other endogenous platforms in the region—in Brazil, for example, which occupies a distinctive position in the south of the continent, especially because of its language, and celebrates this distinction beyond the language itself through a refusal of the North American model. Brazil is home to companies like Catarse, Kickante and Queremos, which was later adapted to the US under the name Wedemand—with $900,000 in support from an English investment fund, Talis Capital. Most endogenous Latin American platforms were launched using their own money, often that of their founders, who are mainly urban youth from the upper 5% of the population. The endogenous platforms with the greatest growth are those specializing in loans, such as Afluenta in Argentina and Kubo Financiero in Mexico. (When we interviewed the latter’s CEO, it was the only platform to be regulated, holding a bank licence granted by the government; a law has since been passed modelled on the US Jobs Act.) These are also the platforms most exposed (and disposed) to foreign investment—particularly American capital, which counts on and shares in their rapid growth.

Endogenous platforms have also emerged in West Africa. But their level of activity remains low, and they too are being supported by large Western companies or banks like Société Générale, which has developed incubators and various other projects in the region, often in partnership with national public agencies and international organizations. Almost all these initiatives stem from the wider emergence of fintech and its players—either banks and banking-related (Waalam is a secondary spinoff of a financial assets consultancy), or telecoms and telecom-related (Orange, Paydunya, Intouch). Crowdfunding is seen as a set of services that can be offered to users, but whose ‘value added’ remains to be proven—something evident in an interview with an executive at Orange:

> We’re looking at crowdfunding tools. Through the Orange Digital Venture fund, Orange has invested in a player that is the French and European leader, KissKissBankBank, which has three types of sites [...] and obviously they have some interest in Africa, which is currently looking at everything that is emerging right now. No one knows the truth in this area, and we don’t have a clear idea of the dynamics of the market, what the uptake will be […]. We’re going to launch the first platforms, and what interests us is the lessons we can learn from the experience.

We encounter both a keen interest and a wait-and-see attitude on the part of Western players in crowdfunding, with large conglomerates moving their pawns and cautiously observing the developments and experiments that are underway. We find the same slow wait-and-see attitude on the part of national economic players, as illustrated by an interview with a representative of Intouch, a ‘mobile money’ aggregator solution, working on a white label basis for the

French conglomerate Total. Numerous players are focusing on this area, and it seems crowdfunding is currently being approached through this prism (for example, by sending premium SMSs). Answering a question about the risks of direct competition with European and North American players, in the case where a platform such as Kickstarter allies itself with Intouch to launch a service specific to West Africa, the Intouch representative responded:

> We need patient players who have already tested certain models. And it will be difficult to avoid international players—in fact, they are already readying themselves for Africa. You wonder who will dare take the first step, even if we have seen some preparing to do so, but we'll see what comes of it.

For all these reasons, it is difficult to consider these players as properly endogenous, and one should emphasize that development is still low compared with the situation in the North and in East Asia. This is particularly the case for many of the countries where we carried out fieldwork, such as Ethiopia and Burkina Faso, where at the time of writing no endogenous crowdfunding platform had emerged and almost all fundraising campaigns have been realized through Western players, generally by soliciting contributions from people living in the countries of the North, including diaspora communities. This comparatively low level of development is partly a matter of Internet penetration and the technical resources available to local populations, even though the use of mobile telephones and collective computer stations has grown sharply over the last fifteen years. The limits of social financing in sub-Saharan Africa and some Latin American countries are also related to the low usage of banks by local populations (10 to 15% of the population in Senegal, for example), and to the fact that, until now, crowdfunding has been the province of economic players (contributors, large groups and platforms) based principally in the West. We do, however, observe certain adaptation strategies by platforms, or strategies of circumvention by project creators. (In Africa, these strategies include building links with 'mobile money' applications and encouraging users to contribute directly. In Latin America, they include the use of MiCochinito, which enables cash payments in local shops.)

Hence, we observe a substantial number of players from the North interested in crowdfunding in various ways, beginning with the two major US platforms, Kickstarter and Indiegogo, for funding local projects. This includes South Africa, where Thundafund, Backabuddy and Jumpstarter nevertheless strive to compete with the US offer by highlighting their supposed proximity to project creators and contributors. In Latin America, we also see a substantial number of exogenous players, along with an apparent retreat on the part of financing players from the North in terms of participation in local companies: it very much seems as if they are waiting for the market to crystallize around a small number of players in order to work out how to invest or what acquisitions to make. There is also a significant local implantation of North American players in Latin America. Kickstarter is the most present: according to Sebastian Di Lullo, CEO of Ideame, it alone is responsible for half the total amount raised by all Latin American players in 2016–17. Ideame also pursues a strategy of purchasing national players and opening offices in different countries in the hope of attracting different categories of the population—particularly the most wealthy and those who see themselves as being part of a 'creative class'. We therefore observe a domination characterized both by the consolidation of a number of players present over the whole territory and by pressure from the most powerful players on the international level. This twofold domination is on the one hand a brake on the emergence of local players (numerous platforms have closed or are barely surviving in various Latin American countries, including KapitalZocial in Peru or La Chèvre in Colombia) and on the other hand manifests itself in the normalization and standardization of these apparatuses on the North American model. Although the expansion strategy of Thundafund, for example, is more limited, these remarks generally hold for sub-Saharan Africa, but with one caveat: the presence of large players from the North seems to go hand in hand with the emergence of seemingly endogenous players, whose crowdfunding platforms constitute only one element in a wider palette of mobile services.

A Diversity of Players, a Repertoire of Common Discourses

1. Project Creators and Endogenous Cultural Workers

Predictably, our interviews with potential or actual project creators have generally been marked by their overt enthusiasm, summed up by Gaissiri Dia, founder of the platform Waalam: 'I have confidence in the next generation to take the initiative, they will grasp the opportunities that are beneficial for us'. Emphasis is placed on a supposed 'entrepreneurial culture' in sub-Saharan Africa, and to a lesser extent in Latin America. The discourses of many project creators frequently express a desire to contribute to alternative forms of social financing that lie off the beaten track of Western platforms. Despite a reminder of the pitfalls, Heinz Winckler, a South African musician who funded the production of an album through Thundafund, displayed such enthusiasm when we interviewed him about the challenges faced by social financing in his country:

> I think it's the lack of knowledge of the general public of what it is exactly, of what it means, so there's just a, there are some kind of education needed in a way, for people to understand […] it's mainly knowing what it is, how it works, you know, that it's worked before, you can trust it, you will get what you paid for and it must be easier, it must be easy to work

> with. And I think it sounds like Thunderfund have sorted that out so, you know, hope […]. I'm sure they'll get better.

In Senegal and Burkina Faso we interviewed a number of musicians who had used platforms based in France (Ulule, KissKissBankBank) to finance the production of albums aiming at niche 'world music' markets. In these cases, the campaigns had been successful because the artists already had a 'market in France'. One interviewee in Senegal explained the success of such campaigns (and, in contrast, the limits of crowdfunding for cultural projects on potential national or pan-African platforms):

> It isn't something we'd be afraid of doing, but it's just that it may be a bit early for it. In any case, I see artists trying to do something on Facebook because it's true that it the sector is a little neglected. In France it's different, artists like Grégoire are crowdfunded, but here people don't take the risk because money is complicated here. People don't talk about it, they are incapable of defining what they expect to make.

This is an interesting remark, invoking one of the 'mythical figures' of crowdfunding, Grégoire: the success of that particular campaign (and the 'expectations' in terms of the funds that could be raised) had been carefully prepared and orchestrated by the platform MyMajorCompany well ahead of its launch, in particular by signing a publishing contract beforehand with the distributor Warner Music France. Not that this matters: the same myth of quasi-organic crowdfunding in the West, which will inevitably 'trickle down' to the South, is expressed by Ken Aicha Sy (a member of the collective Wakh'Art, which led a fruitful crowdfunding campaign). He unhesitatingly places music production, healthcare application development, and a very specific context of work organization on the same plane:

> Especially in music, there are so many artists who use these sites to fund foreign tours and records, those who have a following abroad ask their audience for help. I think it's because there is a demand that young people develop a distinctive offer, and then the more that offer is developed, the more it will be suited to people's needs. For example, I've met people who make applications for healthcare here in Senegal, I know social entrepreneurs in the prison system who use it to enable their work with prisoners. Once the platforms exist, demand will grow, and today we're a country with 8 million people connected to the Internet, there are 14 million Senegalese, so it's a big market.

Alongside these positively motivated users of the platforms, we also met numerous cultural workers who seemed overcome by the obstacles they met when setting up a social financing campaign. They were often eager to get started and already users of networks for information and computer technology, but were held back either by the everyday business of 'survival' or by other time-consuming and financially indispensable work. This is the case of an Ethiopian engineer, Getnet Aseffa, the founder of IcogLabs. He launched an unsuccessful campaign on Indiegogo to finance an educational project involving artificial intelligence. According to him, the attempt failed principally because he lacked the time necessary for preparing and promoting the campaign, since he was busy with accounting and financial data management tasks outsourced to his 'laboratory' by Australian companies. Here the limitations of the enthusiastic discourses become quite clear: stories of successful project creators are the exception, and campaigns are marked by vicissitudes and obstacles that were underestimated at the outset. The Afrikaner protest musician Koos Kombuis emphasizes this, based on his experience with Jumpstarter:

> You don't count the sleepless nights. Like, I heard only after I'd signed up that I need a launch video, so you've got to find a professional person to take a decent video. That costs money [...]. Getting everyone together, for this, it was a headache you know, because when you put [...] the record label, I mean it's horrible, but they do everything for you. You don't have to think [. . .]. It took a whole year, I mean I researched it, starting thinking about it, getting the CD done, it was like a year of my life that I don't want, I had one year, one week holiday last year that I took off with my family. It was the most exhausting year of my life. So I wouldn't do it again. But I'm not dissatisfied, I'm a happy customer, I believe in crowdfunding.

2. Platform Managers and Other Endogenous Entrepreneurs

Among those who work for local platforms (or those that belong to the 'ecosystem' of digital technologies and mobile money) we find a similar zealotry, tempered with a certain realism about the constraints that are slowing down the development of social financing, especially in sub-Saharan Africa. Christian Palouki, CTO of the payment solutions aggregator Paydunya, offers an example of this wishful thinking. He envisions a future where the population may still not have fully adopted bank account usage as in the West, but where mobile money devices will play an analogous role:

> It's this habit of paying with cash that slows everything down here in Africa [. . .]. People are afraid of paying on the Internet and it slows everything down. They are afraid they won't receive what they've paid for, or they're afraid someone will steal their data. What would be interesting for us would be to succeed in convincing people that there are structures in place, and that's what we're working on. We are looking for innovative means of payment so as to achieve what is called financial inclusion.

Yet to our eyes this seems to be more like a specific way of developing and legitimating services that are an integral part of the informal economy. Here again, as with other 'mobile money' services, what is being sought is not so much a formalization of the economy as an adaptation to its informal character so as to render it productive (financially, at least).

Latin American endogenous players seem somewhat more ready to express their reservations about the perceived risks of universalizing Western-style crowdfunding. Rodrigo Maia, founder of the Brazilian platform Catarse, is wary of the standardization of project pages that he sees underway in a number of his competitors on the continent:

> They produce the page for the project creators. Which isn't good because, when you do that, you sever the link with the reality of the campaign, and you sell something that isn't authentic […]. Of course, no doubt you've seen that there are companies in the US that now offer to produce crowdfunding campaigns as a service. That's because the ecosystem is already burgeoning and moving in other directions. Here, we have to support [authentic] behaviours and make them accessible to the people.

Paradoxically, the strategies of these players may end up consolidating the Western, 'entrepreneurial', fundamentally pro-capitalist discourse, and in particular the version of it that promotes the 'sharing economy' and forms of deregulated labour through digital intermediation platforms (Scholz 2017). We can see the limits of positioning oneself as 'alternative' when this player justifies the growing precariousness of his own platform's workers:

> We don't have trainees who work for nothing, but nevertheless we don't pay people what they deserve […]. We're not proud of it, but I don't know whether crowdfunding or any other kind of initiative or attempt at innovation would be possible without this kind of arrangement between the workforce and the founders.

The local players interested in social financing we met in Ethiopia set out a similar vision of innovation, one dependent on the flexibility and precariousness of workers. Semina Hadera, owner of a marketing company who became involved in crowdfunding a photography book, described recruiting helpers on Facebook: 'Social media allows the effective and inexpensive promotion of your work […]. If you use it strategically, it works.'

Other singular configurations in terms of the management of internal labour of platforms were indicated to us—for instance, the two sister platforms Thundafund and Backabuddy. Both are based in South Africa, but fully integrated into international financial flows. This sometimes proves paradoxically counterproductive:

> With Thundafund we did initially have our dev partners in Bulgaria, that's where the actual programs were based. What we realized over here, was, and actually our initial tech partners were based in the UK, and the dev team in Bulgaria [...]. But we discovered that having your tech partners in another country, while it made financial sense it was a nightmare when it came to cultural and social differences. What I mean by that is they run on an Orthodox Christian calendar, and we run on the Western Christian calendar—Easter happens this weekend, Easter happens that weekend. We're on holiday, they're on holiday. Thirty holidays, 30 days of holiday in South Africa, 30 days holiday in Bulgaria—60 days in which neither of us can actually work. You just don't think of that stuff, well we didn't, so it became an absolute nightmare.

Other local players turn to complementary service offerings, confirming the results of our research into the uses of crowdfunding in Europe and North America. Whether in the case of project creators or platform entrepreneurs, numerous examples show how fundraising becomes a pretext for (or a prelude to) other activities, like marketing or brokering. As an example, Gerhard Maree, founder of Citysoirée, a South African social financing site for private concerts, reoriented his offerings toward consultancy and services such as audience profiling, marketing, and ticket management for shows organized by third parties via the platform: 'I think Citysoirée's brand as a creative entity has become more valuable than as a crowdfunding platform.'

3. Exogenous Players and International Organizations

Within the context of our research we have been confronted by the importance of very active exogenous stakeholders seeking to create 'inclusive' dynamics in the interests of large industrial or financial groups or that of the economic powers they represent and assist (in particular the embassies of major Western powers). In West Africa, this type of process is typically encouraged by international organizations like the United Nations Program for Development (UNPD), as well as by supranational financial bodies like InfoDev[1] and the World Bank, WAEMU[2], and CBWAS[3]. In our research we were able to interview at length a representative of the French company Orange who was in charge of developing digital economy initiatives in West Africa. Having pointed out that he was not 'a great expert in development aid'—which he argues is fundamentally counterproductive—he explained Orange's general approach, which consists in 'contributing to endogenous development' by developing 'an SME ecosystem using digital technologies'. To this end, the group deploys a long term strategy that will most likely be unprofitable in the early stages, 'opening local funds, on a per-country basis, run locally by local teams': 'the aim of those who invest in these vehicles is not to make money, or to lose it, but above all to consolidate the stronger SMEs and guide them toward better instruments that are a little larger and more profitable.' Careful to make it known that these funds operate 'autonomously', he clarifies:

> We didn't want to put Orange solutions in place, because it's not necessarily our speciality, we don't necessarily have the skills, and we wanted to establish structures that have legitimacy. We can't legitimately do the work of banks, do guidance work, make up for all the deficiencies around us. On the other hand, we can legitimately go and meet with certain players in the public sector, the private sector, the civil sector, and get together and set up projects.

As we can see, there is a good deal of careful wording in this discourse. It is a matter of Orange's 'legitimacy' to intervene economically in these former French colonies alongside partners as illustrious as Total and African states. The supposed aim is to enable the financing of local SMEs, including in the domain of crowdfunding. To back up the idea that this is a matter of 'local bodies, directed and run locally for local bodies' or 'true tools of endogenous development', the Orange representative insisted that:

> If we create a cultural incubator, on the board we're going to have the minister of culture, that's how it goes—and then we'll go look for people who can put a bit of money on the table, without it being too much of a problem for them, so as to bring to life a space that will make a structural contribution in the cultural domain. And it will do its work with a degree of independence, because it is an intersection between these different people and has to manage relations between different stakeholders and organize its work for the benefit of the cultural domain. [...] This empowers the local players who will do the work.

This is a significant example, not only insofar as this type of body is effectively being called upon to construct an 'ecosystem' in which the budding platforms will eventually participate, but also because in it we find the very principles that lie at the basis of the activity of intermediation Marine Jouan describes, referring to the notion of 'border-entrepreneur' which was evoked in the previous chapter (Jouan 2017: 335). In this type of structural initiative we can see at work both the transference of a discourse of 'empowerment' and the implementation of mechanisms that clearly restrain the supposed autonomy of endogenous entrepreneurs.

If the forms of intervention are more discreet in Latin America, they are certainly not absent, as shown by the growing importance of liberally-oriented public policies which encourage 'individual responsibility,' inspired by the great Western discourses. In April 2016, FOMIN—or Multilateral Investment

Fund, created in 1993 to promote the development of the private sector in Latin America and administered by the Inter-American Development Bank based in New York—released a report, *Economia colaborativa en América latina*. This gives a good illustration of this process, as does the US's readiness to support this type of development, which is centred on a 'creative economy' in which the state plays less of a part, and which sees the individual-entrepreneur as the creator of wealth and the vector of growth.

In addition, we must recognize that the endogenous players we met emphasized the use—or even necessity—of this kind of partnership. Representatives of the African Crowdfunding Association (ACfA) told us:

> Our objective for 2017 is to exert pressure on a number of agencies with which we are in contact, notably international ones, for whom South Africa is not a priority. They tell us they are interested if we initiate projects in West Africa or East Africa. There is the CIPE. There is also the Agence Française de Développement.

The AFD is well known in France. The CIPE (Centre for Individual Private Enterprise) is less so: it is one of the four central institutes of the National Endowment for Democracy, a 'non-profit' spinoff of the US Chamber of Commerce.

4. National Public Players

Finally, our research in different regions of Latin America and Africa has enabled us to collect some revealing evidence on the discourses that accompany national and local policies directed toward the different players involved in crowdfunding, although it would be difficult to draw any unified conclusion from them. Two major trends are however evident, ranging from a relative avoidance or misunderstanding of the question to an apparent desire to place it in the most general register of the neoliberal transformation of public policy, driven in particular by the international organizations and major Western players mentioned above.

In Ethiopia, and in South Africa to a lesser extent, we observed a certain bewilderment on the part of public officials we met. This was confirmed, among others, by Lunda Wright, a representative of the ACfA:

> When public institutions want to establish partnerships with us, they come with a preconception of what crowdfunding is, based on how they see Kickstarter and Indiegogo. Some have understood that there are contextual factors, and that we therefore have to take local platforms into consideration, but others are stuck in this idea that we have to work with the big Western platforms. And they treat local platforms with a degree of mistrust.

This has not however prevented the central government from supporting and funding a training programme on the use of social financing platforms, as discussed in the next section. In response to our question about support for projects that may benefit from social financing, a representative of the Ethiopian tourism ministry (which is responsible for culture) mentioned two businesses that export craft goods to the North American and European markets, one financed by the World Bank, the other by bilateral agreements under the aegis of UNESCO. But he noted that, unfortunately, once this support ended such activity would decline through a 'lack of strategy' on the part of the cultural producers. By his own admission, an absence of any coordinated policy in this domain has resulted from a lack of statistics and applicable indicators on cultural production: 'Without that, we can't produce data to connect to other economic indicators', he told us, avoiding the question. This elliptical response shows how little interest such issues still provoke in most sub-Saharan African countries. In Senegal, the position of political decision makers remains just as confused, despite the optimism of one of our interviewees, the entrepreneur Christian Palouki:

> The Senegalese state has begun to get involved in the digital and the cultural sector. They have launched a program called PSE (Plan Sénégal Émergent) whose objective is to allow Senegal to enter the digital era. They're currently developing various mechanisms that will allow us to develop digital, to get us on board.

In Latin America, the discourse of political decision-makers is also marked by a certain enthusiasm, and in certain cases is based on public policies of support or legitimation, recognizing for example that the region is 'fertile soil for the implantation of crowdfunding, since systems of community and collaborative financing already exist', as suggested in the report *Economia colaborativa en América latina* mentioned above. Thus, we see local and national initiatives to extend the practice toward less well-off segments of the population: Argentina's 'mercado de industrias creativas' (MICA–'creative industries market') programme, which uses public support to help potential and current project creators; the 'día del crowdfunding' ('crowdfunding day') in Mexico; and the 'semana del crowdfunding' ('crowdfunding week') in Chile which, in particular, has provided training for project leaders in partnership with the platform Ideame. All of these initiatives are characterized by a marked political desire to leave behind the 'European' style public management of cultural financing, instead making space for individual initiatives. Paradoxically, we observe a displacement (also seen in Europe) of public funds towards events that supposedly herald the aforementioned 'creative economy', with the aim of avoiding a model felt to be too top-down, and at the same time we observe a prominent discourse advocating the greater autonomy and responsibility for cultural workers. In Brazil, a system of tax credits has been established which allows companies to reallocate a percentage of their income to intermediary bodies which then finance social and cultural projects—precisely one of the niches occupied by the social financing platform Benfeitoria.

'Pedagogical' Guidance and Workforce Education

Earlier, we noted our desire to carefully consider the antagonisms and resistances this process encounters. We must therefore call attention to a term that cropped up regularly during our interviews on both continents: 'challenge'. For instance, Christian Palouki, founder of Paydunya, explained that 'the biggest challenge' was to 'try and replicate what was already done, but also to provide education behind that'.

In fact, our studies show clearly that a significant part of the economic players' time and energy is dedicated to addressing this challenge, firstly through educational methods, and even something like agitation of those populations seen as likely to take part in crowdfunding projects. Our interviewees described the importance and frequency of workshops, online training and, above all, media presence. As the founder of Brazilian platform Catarse, Rodrigo Maia, told us: 'Public talks, presence at events: it's very good, but you have to know what you're doing.' Thameur Hemdane, co-president of the association Crowdfunding en Méditerranée, mentioned that he had taken part in various trade fairs in Africa, and explained his goal: 'We go into these spaces to preach the good news […]. Here are the ingredients, now we'll make the recipe together.' Analogously, representatives of the ACfA claimed that, for them, it was not so much a matter of training as of educational awareness:

> This is the kind of advice I gave people in Nigeria: if you can identify people with influence who lead campaigns that touch many peoples' lives, then that's the way you can move toward a crowdfunding mentality, taking advantage of technology […]. I don't want to wait, even though it will certainly take time, but it calls for many proactive steps.

As emphasized above, public authorities increasingly approve of this work of increasing educational awareness and agitation, even in some countries where at the moment only a minority of the population are involved in crowdfunding, and in particular the crowdfunding of cultural production. Thundafund, for example, received a two-year bursary from the South African government with the specific objective of building awareness. According to a manager of the website, the operation was beneficial insofar as 'more and more people understand the term, and each workshop received pitches from between ten and twenty people'.

On a second level, we can identify traces of more practical—more material—training activities involving different categories of players who occupy different positions in the crowdfunding production cycle. These include donors, platform managers, developers, marketers (who are more or less self-taught), and of course the multi-tasking project creators. Some of this activity may seem to go without saying, as if it constituted a normal or even 'natural' component of crowdfunding sites; but in fact it calls for an internal organization of labour that allows platforms to train their workforce. As an example, the 'project area' of Brazilian platform Benfeitoria is described as follows by its founder and manager: 'It's for project creators; *they* speak to one another and look for the best ways to direct projects, to make images, video, etc.' As illustrated in the previous chapter, in South Africa, the managers of Backabuddy, Thundafund and Citysoirée take the same approach.

Finally, there are many examples where this practical training is deployed on a more ambitious scale. These give an idea of what is strategically at stake in this 'mission', particularly in Africa. Alphabet (Google) dedicates a significant budget to regular competitions on the model of the platform Africa Connected. It aims to associate the brand and its services with the entrepreneurial projects evaluated and, in some cases, funded—with the support of international organizations like the United Nations Program for Development (UNPD) and the New Partnership for Africa's Development (NEPAD). In one such contest, the founders of the Brazilian platform Catarse received a prize from the Mountain View firm in recognition of the 'social impact' of their work (along with one million reals, according to the journalist Felipe Caruso, who has collaborated with many campaigns hosted by the platform). In the countries we studied, American ambassadors are also active in this domain. For example, they offer free or heavily discounted training to journalists and other cultural workers. Commenting on the US Embassy's use of social media, a representative of the French Embassy in Addis Ababa wrote with admiration:

> The Americans are great here. They've done some excellent work; they use Facebook all the time. Take a look, they put on courses, MOOCs, you know, open courses online, and workshops for journalists [...]. So a ballet took place and you see them talking about it. What do they do there? Workshops. Like 'Ethiopian Filmmaker'—you get training in films, in the film industry.

But it is undeniably the French ex-telecoms operator Orange that deploys the greatest effort (and the most capital) in workforce training. The following interview extract shows clearly how they put their 'pedagogy' into practice, emphasizing the supposed autonomy of the schemes financed in this way. This confirms that these strategies operate more by way of suggestion than command:

> We have a whole policy of creating incubators and accelerators […]. The two peculiarities that make them hybrid objects, to some extent, are their governance, which is a combination of public/private/civil society […]. We ask these incubators to act like startups, and to go from a pure

> subsidy model to a service model in five years—that is, in the end, to construct a viable business model [. . .] So we've done all these experiments with Orange's money and support, but not only that, because we feel that, for the legitimacy of all of these structures, we have to open them up to others—and then that they eventually escape our control.

Similarly, in sub-Saharan Africa, Orange has invested in building and running training centres, describing them in a way that similarly foregrounds its regional legitimacy and responsibility. In the case mentioned above, in Senegal, the 'practical' pedagogy involves materially implementing the 'great discourse' of the growth of the middle-class in Africa, a mission that is clearly presented as a prerogative of this great French conglomerate (albeit not an exclusive one):

> We have an educational focus: we're fairly legitimate, for example, with our coding schools, and we work with players in France [...]. Today there is a shortage of talent and skills. And our responsibility is to put in place the tools that will enable this ecosystem to be nourished. Qualified labour, the middle class, that's all of interest to us.

Conclusion

Our research charts the emergence and extension of the use of both endogenous and exogenous social financing platforms. It illustrates the efforts made to supposedly guarantee the growth of endogenous initiatives in this domain (and beyond) when this has proved impossible through existing financial players. It also explains the proliferation of public and para-public apparatuses that offer 'flexible' guidance and support. These processes, along with 'great discourses', and a set of strategic actions, allow not only the diffusion of ideological productions (and to a certain extent their adaptation to different national contexts), but the training and organization of the various workers of the intermediation platforms.

These 'grand discourses' themselves are principally of two orders. Firstly, they promote a process of economic homogenization which depends on the emergence of what the Orange representative called the 'solvent middle class', and on its integration into an ideal globalization made possible by increased bank usage by local populations, 'good governance' and a new model of economic development in which public power takes a back seat to 'ecosystem building', within which crowdfunding must be fully integrated. The following passage gives a good summary of this discourse, all the more so if we replace the term 'firm' with 'player', so including all of the different participants mentioned above:

> Firms that successfully access the monetary and non-monetary benefits of crowdfunding are found to be more competitive and more sustainable, which would be a boon for African and emerging market startup ecosystems. (InfoDev 2015: 15)

Secondly, these discourses rest upon an axiom that represents crowdfunding as an 'organic' component of a creative/digital/collaborative economy that serves the empowerment of populations 'naturally' disposed to entrepreneurship. We can see this ideology condensed in the following extract from another report on crowdfunding in Africa, which uses the term 'narrative' in a revelatory fashion:

> Crowdfunding is a major vector of African self-empowerment. Through crowdfunding, Africans have the power in their hands. The power to choose and fund social causes and economic initiatives they care about. The power to set and drive their own social and economic agenda. The power to be active and direct participants of the 'African rising' narrative. (Afrikstart 2017: 62)

These two ideological registers are obviously linked, and cannot be deployed without contradictions or without taking into account local specificities. Although a certain indifference or 'oblique attention' seems characteristic of many social actors we met during our fieldwork in sub-Saharan Africa, and who have little relation to the processes in question, a certain peculiarity of the Latin American region seems at first sight to be linked to political developments on this continent over the course of the last fifty years. Here, a version of the second discourse emerges in the form of a vision of the 'collaborative' economy as a hopeful prospect in the face of economic and political corruption—a belief in a new spirit of sharing, but one still subject to the obligation to accept 'economic realities'.

Ultimately, however, our research offered few convincing answers to the question of forms of resistance or alternatives to dominant Western logics. We met a few dissenting voices: for instance, Rodrigo Maia, cofounder of the platform Catarse, says he wants to destroy the dominant perception of how crowdfunding campaigns have to work, and to contribute to a financial transfer from the rich centres to the margins, the favelas, with the aim of 'building a more diverse country'. But this kind of discourse can also be read as ultimately opening up the platform to a more lucrative market, and remains wholly compatible with the harmonious vision of globalization advocated by the voices praising fintech.

Similarly, as in the West, we have seen micro-local projects that aim to reconnect with a more community-based spirit. Other players say they want to build bridges between so-called 'traditional' practices and tools that facilitate development. And then, among the most 'metropolitan' segments of the urban population, we can identify the expression of a desire for more authentic 'lifestyles', as illustrated by Gerhard Maree, founder of the South African platform Citysoirée, in his description of the social and cultural context in which his project first emerged:

> There was a very strong sense of a changing shift in how people wanted to consume art […] and I think we've seen that subsequently with a move

> back to organic foods and, you know, supporting local economies. That people wanted to go back to the absence of corporate involvement and branded involvement. And I think that's what crowdfunding brought.

This claim associates social financing with the quest for an existence that is more ethical. But we might also ask how far this desire to short-circuit the omnipresent industrialization and commodification is, in fact, 'recuperated' by crowdfunding and its standardized processes of economic value extraction. For, as the interviewee admits: 'because of our obstinacy in remaining independent and not associating ourselves with sponsors, we haven't really made any money out of these concerts.' Tired of such paltry revenues, Gerhard Maree eventually adapted his business model, integrating the fundraising tool into a more general strategy of data collection and trading, and organization of labour—a strategy characteristic of digital intermediation platforms, as we have seen in previous chapters.

Finally we should consider a remark by Ken Aicha Sy, founder of the collective Wakh'Art de Dakar. We asked him whether the Western model of crowdfunding platforms was applicable to Africa:

> I don't think so. If it was, companies would have set up here long ago. Google is in Senegal, YouTube is in Senegal, so why not?—but I think they don't really know the market. They don't understand how the young people live, how they talk, and the same is true in Benin, Ivory Coast [...]. Even with Orange it's like that: they prefer to finance a concert by [Belgian pop musician] Stromae for €70,000 rather than three concerts a year for 10,000 CFA francs, even though that would be more popular. But Orange is a monster, and there's competition between its different departments; there's no global vision.

These comments remind us quite clearly of the limits of strategies which can indeed boast significant material power, but whose ideological effectivity remains limited due to cultural specificities—even though this phenomenon doesn't seem as yet to contribute to the emergence of clearly alternative models to Western norms.

Notes

1. InfoDev is describes as a 'World Bank Group program to promote entrepreneurship and innovation' http://www.infodev.org/about Accessed 5 April 2019.
2. West African Economic and Monetary Union.
3. Central Bank of West African States.

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